

Bank Notes

A Newsletter for South Texas Lenders

Issue #26

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ROAD HAZARD:
Cell Phone Use While Driving is responsible for 330,000 injuries and 2,600 deaths each year!

EAT HEALTHY!
Go to:
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We're on the Web!
www.sba.gov/tx/harlingen

Newsletter Contact:
Debbie.fernandez@sba.gov or at
(361) 879-0017, x30

Top 10 Reasons To Support Small Business

10. Small businesses make up more than 99.7% of all employers.
9. Small businesses create more than 50 percent of the non-farm private gross domestic product (GDP).
8. Small patenting firms produce 13 to 14 times more patents per employee than large patenting firms.
7. The 22.9 million small businesses in the United States are located in virtually every neighborhood.
6. Small businesses employ about 50 percent of all private sector workers.
5. Home-based businesses account for 53 percent of all small businesses.
4. Small businesses make up 97 percent of exporters and produce 29 percent of all export value.
3. Small businesses with employees, start-up at a rate of over 500,000 per year.
2. Four years after start-up, half of all small businesses with employees remain open.
1. The latest figures show that small businesses create 75 percent of the net new jobs in our economy.

For more information, visit the Office of Advocacy website at www.sba.gov/advo.

Fiscal Year 2004 – May 31, 2004

Harlingen District Top Volume Lenders

1. Innovative Bank	68	\$531,000
2. American Bank, N.A., CC, TX	29	\$3,160,500
3. JP Morgan Chase	16	\$826,300
4. Capital One, FSB	15	\$505,000
5. Wells Fargo Bank	9	\$1,147,500
6. Lone Star National Bank	6	\$1,307,500
7. McAllen National Bank	5	\$1,000,000
7. ValueBank Texas, CC, TX	5	\$700,000
7. Alamo Bank of Texas	5	\$533,000
7. Texas State Bank	5	\$339,600
7. Bank of America	5	\$331,500
8. Greater East Texas CDC	3	\$1,584,000
8. Texas CDC	3	\$1,393,000
8. 1 st Community Bank, CC, TX	3	\$1,153,882
8. US Bank, N.A.	3	\$823,500

A Big Thanks to our lenders for continuing to support our local small businesses with SBA Financing!

Special Points of Interest!

- **June 16th (9:00 am)** – Harlingen SBA Lender Roundtable, SBA Office
- **June 24th (9:00 am)** – Corpus Christi Lender Roundtable, SBA Office
- **July 13th – (Times TBA) – SAVE The Date!** Four Part Lender Training, Coastal Bend College, 704 Coyote Trail, Room 159, Alice, TX
- **August 18th – 20th** – 2004 Mid-America Lender's Conference will be held at the Doral Tesoro Hotel in Ft. Worth, Texas. Visit www.ntsbd.org/malc, or contact the conference coordinator, Al Salgado of the Dallas SBDC: 214-860-5832.